

distinguishable from multiple-card prior art financial transaction products. Such accounts typically involve only one product and hence one set of terms and conditions governing its use.

Pickering 5,483,445 was cited in the first Office Action. Pickering discloses an automated billing consolidation system and method. However, it lacks the multiple-product feature of applicant's invention wherein the products are combined for purposes of integrated processing. It also lacks the claimed features associated with first and second accounts spanning multiple products with independent first and second sets of terms and conditions.

The remaining claims in the application include all of the limitations of claim 25.

A supplemental Information Disclosure Statement is submitted with the Chastain U.S. Patent No. 6,021,943.

In view of the foregoing, the application is believed to be in condition for allowance and notice to this effect is earnestly solicited. The examiner is invited to contact the undersigned by telephone if prosecution of this application can be expedited thereby.


The remaining references cited but not applied have been carefully considered do not teach, dispose or make obvious the methodology of the present invention, as presently claimed.

Respectfully submitted,

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I hereby certify that this Amendment
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By Mark Brown

November 8, 2001

(Date of Signature)

MARKED UP VERSION OF AMENDED CLAIM 2

2. The method of Claim [1] 26, further comprising the step of:
providing a key financial record corresponding to a key account that is associated with the
primary owner and is distinct from the group master data.

MARKED UP VERSION OF AMENDED CLAIM 4

4. The method of Claim [1] 26, further comprising the steps of:
- providing a second dependent financial record corresponding to a second dependent account, the second dependent financial record having a second dependent strategy for controlling group processing options for the second dependent account; and adding the second dependent account to the group by linking the second dependent financial record through the group master data to support group processing while retaining independent processing of the second dependent account.

MARKED UP VERSION OF AMENDED CLAIM 8

8. The method of Claim [7] 27, wherein the first dependent account's relationship to the group is independent of the second dependent account's relationship to the group.

MARKED UP VERSION OF AMENDED CLAIM 9

9. The method of Claim [7] 27, wherein the group master data includes a group identifier, group control settings, and group aggregate data.

MARKED UP VERSION OF AMENDED CLAIM 10

10. The method of Claim [7] 27, wherein the first set of parameters defines a set of group processing options.

MARKED UP VERSION OF AMENDED CLAIM 12

12. The method of Claim [7] 27, further comprising the step of:
deleting the first dependent account from the group by delinking the first dependent
financial record from the group master data, wherein the deletion of the first
dependent account does not affect the second dependent account.

MARKED UP VERSION OF AMENDED CLAIM 13

13. The method of Claim [7] 27, wherein the first dependent account corresponds to a general use card and the second dependent account corresponds to a private label card.

MARKED UP VERSION OF AMENDED CLAIM 15

15. The method of Claim [14] 28, wherein one of the accounts is a dependent account, and wherein the set of group processing options for the dependent account is a dependent strategy.

MARKED UP VERSION OF AMENDED CLAIM 16

16. The method of Claim [14] 28, further comprising the step of:
providing a primary owner for the group.

MARKED UP VERSION OF AMENDED CLAIM 18

18. The method of Claim [14] 28, wherein the group master data includes a group identifier, group control settings, and group aggregate data.

MARKED UP VERSION OF AMENDED CLAIM 20

20. The method of Claim [14] 28, wherein the group master data includes an account history for each account in the group.